

PRESS RELEASE

UNIVERSUM Group partners with RISK IDENT to enhance fraud prevention

Frankfurt am Main/Hamburg, 14 June 2018 – The UNIVERSUM Group has partnered with RISK IDENT, a leading software supplier for fraud prevention in the European market, to further improve risk evaluation for its customers.

Effective immediately, RISK IDENT's proprietary anti-fraud technology, FRIDA, will enable the UNIVERSUM Group to better protect its retailers from online fraud, evaluating every incoming transaction for various fraud patterns. By automatically linking and interpreting data in real time, transactions suspected of fraud are identified based on accountable evaluations and can be stopped immediately. Self-learning algorithms also detect new fraud scenarios before they become a threat to the respective online merchant, helping stop future fraud.

In addition to evaluating individual transactions, the UNIVERSUM Group will also be deploying DEVICE IDENT to identify each end device used to place orders, based on its unique features. The device fingerprinting technology is then able to establish an even more efficient connection between fraudulent transactions.

The integration is simple for UNIVERSUM Group customers, as no software needs to be installed. The DEVICE IDENT code snippet is integrated within the checkout, allowing devices to be analyzed in the background in real time, using the latest technologies.

"We are really looking forward to future cooperation. Above all, our retailers will benefit from this partnership: RISK IDENT is the market leader in the fraud prevention sector, and will help improve the UNIVERSUM Group's risk evaluation. FRIDA is the optimal supplement to the classic credit check process, as identity theft detection through traditional credit assessment procedures is not covered in this way," said Ralf Linden, Managing Director of Sales & Marketing of the UNIVERSUM Group.

As Roberto Valerio, CEO of RISK IDENT, explains, "By using our FRIDA software, the UNIVERSUM Group has the ability to prevent fraud even more efficiently and identify significantly more cases of fraud in real time. We very much look forward to working together to detect fraudulent activities at an early stage and to protect online merchants from fraud and loss of revenue."

About the UNIVERSUM Group

The UNIVERSUM Group is a successful, independent collections service provider and reputable payment processor with innovative service packages for commercial customers.

We offer the complete value chain in receivables and information management from a single source. We will accompany the entire lifecycle of your claim from its origins to its successful recovery. Our FlexiPay® solution for our value chain is specially developed for ecommerce and adapted to this industry.

With competent consultation and a modular product landscape, we develop integrated service packages for our customers, thus tapping unused sales and earnings potentials and guaranteeing maximum customer satisfaction. On the market for over 30 years, the UNIVERSUM Group has extensive experience in debt collection management as well as excellent know-how.

This is not the only reason why we are one of the leading service providers in the field of receivables and information management. As a member of the Federal Association of German Debt Collectors (Bundesverband Deutscher Inkasso-Unternehmen e.V., BDIU), we meet the high standards of integrity and the strict requirements for proper, conscientious and lawful professional practice – the quality seal of our industry.

www.universum-group.com

About RISK IDENT

RISK IDENT is a software supplier providing leading fraud prevention solutions for major companies in the fields of e-commerce, telecommunication, and financial services. The company specializes in the development of scalable software products based on algorithms for monitored machine learning. Applications include payment fraud, account takeovers, identity theft, and consumer credit fraud. RISK IDENT was founded in 2012 by Roberto Valerio. The company has headquarters in Hamburg and Boston, USA. For more information, please visit us at: www.riskident.com.



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